



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [COLUMBIA BANK MHC](#)

City/State [FAIR LAWN, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [9,220,444](#)

Peer Group Number: [2](#) Number in Peer Group: [152](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COLUMBIA BANK MHC](#)
[19-01 ROUTE 208 NORTH](#)
[FAIR LAWN, NJ 07410](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	9,113,272	8,736,947	7,069,424	6,342,285	5,348,225
Net income (\$000)	59,904	34,957	30,098	12,274	24,791
Number of BHCs in peer group	152	147	146	154	148

Earnings and Profitability:	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Net interest income (tax equivalent)	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10	2.70	3.29	10
+ Non-interest income	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12	0.33	0.93	10
- Overhead expense	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	1.96	2.60	17
- Provision for credit losses	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	0.18	0.11	77
+ Securities gains (losses)	0.02	0.01	80	0	0.02	44	0.03	0.01	88	0	0	69	-0.04	0.01	2
+ Other tax equivalent adjustments	0	0	79	0	0	86	0	0	46	0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1	0.84	1.55	4
Net operating income	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0	0.46	0.95	8
Net income	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0	0.46	0.95	8
Net income (Subchapter S adjusted)					1.37		1.27			1.41					1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11	3.78	4.06	24
Interest expense	0.54	0.28	91	1	0.57	91	1.36	1.02	83	1.05	0.81	78	0.92	0.54	90
Net interest income (tax equivalent)	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10	2.87	3.54	12
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47	0.08	0.10	56
Earnings coverage of net loan and lease losses (X)	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45	15.67	0.97	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.26	19	1.21	1.35	41	1	0.94	63	1.25	0.94	83	1.31	0.95	85
Allowance for loan and lease losses / Total loans and leases	0.99	1.25	20	1.21	1.33	43	1	0.93	63	1.25	0.93	83	1.31	0.94	85
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06	0.49	5	0.13	0.67	8	0.12	0.56	11	0.06	0.57	5	0.17	0.57	11
30-89 days past due loans and leases / Total loans and leases	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57	0.25	0.32	48
Liquidity and Funding															
Net noncore funding dependence	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77	18.19	13.97	65
Net short-term noncore funding dependence	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67	9.81	9.65	48
Net loans and leases / Total assets	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50	76.46	72.64	64
Capitalization															
Tier 1 leverage ratio	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23	11.37	10.37	76	10.56	10.04	67
Holding company equity capital / Total assets	7.61	10.31	8	6.98	10.51	5	5.40	11.37	1	7.79	11.21	5	8.20	10.84	10
Total equity capital (including minority interest) / Total assets	11.70	10.36	77	11.50	10.57	66	12	11.43	58	14.53	11.30	89	8.20	10.89	10
Common equity tier 1 capital / Total risk-weighted assets	12.63	12.48	55	13.09	12.44	66	11.28	12.50	34	15.38	12.37	85	12.52	11.90	67
Net loans and leases / Equity capital (X)	8.98	6.35	94	9.96	6.79	93	13.88	6.55	99	9.44	6.70	92	9.32	6.82	87
Cash dividends / Net income	0	22.04	7	0	29.42	7	0	25.65	7	0	24.05	9	0	32.32	8
Cash dividends / Net income (Subchapter S adjusted)		53.82			39.66			93.20			35.12			19.39	
Growth Rates															
Assets	4.84	9.64	30	7.43	16.11	16	22.39	8.66	88	16.26	9.35	79	12.39	9.89	72
Equity capital	14.22	7.16	85	38.85	8.42	97	-15.19	12.19	1	10.45	12.50	59	8.57	13.71	51
Net loans and leases	3.04	2.51	56	-0.42	9.99	14	24.66	8.63	89	11.93	10.51	66	7.57	12.54	46
Noncore funding	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88	-12.32	-3.35	42
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	0	6.32	22	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34	100	105.17	34
Cash from ops + noncash items + op expense / Op expense + dividends	20	167.98	8	-10	138.81	2	-210	152.31	2	1,970	123.74	98		100.80	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	230,170	256,086	218,480	190,524	169,473	-10.12	49.17
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	230,170	256,086	218,480	190,524	169,473	-10.12	49.17
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	230,170	256,086	218,480	190,524	169,473	-10.12	49.17
Investment interest income (tax equivalent).....	38,843	36,403	39,118	32,485	18,380	6.70	140.63
Interest on balances due from depository institutions.....	430	413	594	1,175	376	4.12	103.79
Interest income on other earning assets.....	2,036	3,661	3,597	2,761	1,993	-44.39	29.60
Total interest income (tax equivalent).....	271,479	296,563	261,789	226,945	190,222	-8.46	57.63
Interest on time deposits of \$250K or more	2,558	6,716	6,526	3,446	1,759	-61.91	
Interest on time deposits < \$250K.....	15,742	31,951	34,333	22,151	15,581	-50.73	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	10,808	16,579	20,691	13,926	9,659	-34.81	25.72
Interest on other borrowings and trading liabilities.....	16,039	24,807	28,098	23,281	19,043	-35.34	-16.81
Interest on subordinated debt and mandatory convertible securities	0	747	187	0	0	-100.00	
Total interest expense.....	45,147	80,800	89,835	62,804	46,042	-44.13	3.34
Net interest income (tax equivalent).....	226,332	215,763	171,954	164,141	144,180	4.90	76.09
Non-interest income.....	36,721	28,327	27,249	20,200	17,572	29.63	112.36
Adjusted operating income (tax equivalent)	263,053	244,090	199,203	184,341	161,752	7.77	80.39
Overhead expense.....	147,070	150,534	126,822	144,130	104,825	-2.30	57.68
Provision for credit losses.....	-9,952	18,448	4,224	6,677	9,826		
Securities gains (losses)	1,642	371	2,376	116	-2,160	342.59	170.51
Other tax equivalent adjustments	3	1	0	0	0	200.00	
Pretax net operating income (tax equivalent).....	126,171	76,247	71,074	33,650	44,941	65.48	139.22
Applicable income taxes	34,129	18,652	16,362	10,921	20,150	82.98	91.97
Tax equivalent adjustments	3	3	0	0	0	0.00	
Applicable income taxes (tax equivalent).....	34,132	18,655	16,362	10,921	20,150	82.96	91.99
Minority interest	32,135	22,635	24,614	10,455	0	41.97	
Net income before discontinued operations, net of minority interest	59,904	34,957	30,098	12,274	24,791	71.36	71.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	59,904	34,957	30,098	12,274	24,791	71.36	71.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	92,039	57,592	54,712	22,729	24,791	59.81	163.24
Investment securities income (tax equivalent).....	38,843	36,403	39,118	32,485	18,380	6.70	140.63
US Treasury and agency securities (excluding mortgage-backed securities)	960	913	2,064	1,631	1,108	5.15	-9.18
Mortgage-backed securities	35,355	32,558	34,152	28,403	11,877	8.59	214.02
All other securities	2,528	2,932	2,902	2,451	5,395	-13.78	-33.93
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct										
Percent of Average Assets																
Interest income (tax equivalent)	2.98	3.12	32	3.39	3.53	31	3.70	4.19	10	3.58	4.08	11	3.56	3.78	30	
Less: Interest expense	0.50	0.26	90	0.92	0.54	91	1.27	0.95	82	0.99	0.75	78	0.86	0.50	89	
Equals: Net interest income (tax equivalent)	2.48	2.85	22	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10	2.70	3.29	10	
Plus: Non-interest income	0.40	0.94	16	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12	0.33	0.93	10	
Equals: adjusted operating income (tax equivalent)	2.89	3.89	8	2.79	3.96	13	2.82	4.16	11	2.91	4.27	8	3.02	4.26	5	
Less: Overhead expense	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	1.96	2.60	17	
Less: Provision for credit losses	-0.11	-0.01	21	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	0.18	0.11	77	
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46	
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	80	0	0.02	44	0.03	0.01	88	0	0	69	-0.04	0.01	2	
Plus: other tax equivalent adjustments	0	0	79	0	0	86	0	0	46	0	0	45	0	0	42	
Equals: Pretax net operating income (tax equivalent)	1.38	1.64	27	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1	0.84	1.55	4	
Less: Applicable income taxes (tax equivalent)	0.37	0.35	45	0.21	0.27	37	0.23	0.35	17	0.17	0.32	12	0.38	0.59	20	
Less: Minority interest	0.35	0	99	0.26	0	98	0.35	0	99	0.16	0	98	0	0	47	
Equals: Net operating income	0.66	1.25	4	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0	0.46	0.95	8	
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	49	0	0	49	
Equals: Net income	0.66	1.25	4	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0	0.46	0.95	8	
Memo: Net income (last four quarters)	0.66	1.26	2	0.40	0.97	7	0.43	1.19	4	0.19	1.22	0	0.46	0.95	8	
Net income—BHC and noncontrolling (minority) interest	1.01	1.25	26	0.66	0.97	18	0.77	1.19	17	0.36	1.22	0	0.46	0.95	8	
Margin Analysis																
Average earning assets / Average assets	92.34	93.81	29	92.15	93.47	33	93.32	93.22	48	94.18	93.23	61	94.01	93.19	59	
Average interest-bearing funds / Average assets	68.93	65.01	66	71.25	68.25	62	74	70.66	64	75.60	70.70	67	78.50	70.06	79	
Interest income (tax equivalent) / Average earning assets	3.23	3.34	35	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11	3.78	4.06	24	
Interest expense / Average earning assets	0.54	0.28	91	1	0.57	91	1.36	1.02	83	1.05	0.81	78	0.92	0.54	90	
Net interest income (tax equivalent) / Average earning assets	2.69	3.05	25	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10	2.87	3.54	12	
Yield or Cost																
Total loans and leases (tax equivalent)	3.74	4.16	17	3.99	4.28	27	4.19	4.98	8	4.04	4.85	8	3.93	4.52	11	
Interest-bearing bank balances	0.17	0.15	78	0.25	0.32	33	6.91	2.26	98	0.94	1.88	8	2.35	1.13	95	
Federal funds sold and reverse repos		0.17			0.43			2.02			1.50			0.83		
Trading assets		0.32			0.80			0.49			0.70			0.48		
Total earning assets	3.23	3.40	33	3.68	3.80	34	3.97	4.47	14	3.80	4.33	14	3.78	3.98	32	
Investment securities (tax equivalent)	2	1.75	70	2.54	2.32	68	2.86	2.74	61	2.71	2.69	52	2.68	2.61	56	
US Treasury and agency securities (excluding mortgage-backed securities)	1.23	1.22	55	2.43	1.87	74	2.70	2.54	58	2.23	2.20	65	2.24	1.66	82	
Mortgage-backed securities	1.89	1.44	84	2.46	2.05	82	2.77	2.54	79	2.59	2.44	72	1.86	2.19	13	
All other securities	2.87	2.49	68	3.58	3.24	72	4.04	3.80	62	3.92	3.74	63	7.54	3.85	97	
Interest-bearing deposits	0.52	0.27	90	0.92	0.62	85	1.34	1.13	72	0.98	0.85	65	0.71	0.52	77	
Time deposits of \$250K or more	0.78	0.79	52	1.67	1.60	51	1.92	2.13	27	1.67	1.57	56				
Time deposits < \$250K	1.04	0.75	78	1.95	1.49	89	2.29	1.91	82	1.68	1.42	76				
Other domestic deposits	0.29	0.17	86	0.55	0.36	83	0.94	0.86	60	0.60	0.64	51				
Foreign deposits		0.42			1.24			2.53			1.85			0.84		
Federal funds purchased and repos		0.11			0.37			1.23			3.60	1.03	94	3.89	0.68	93
Other borrowed funds and trading liabilities	2.18	0.53	90	2.18	0.55	91	2.46	1.03	84	2.09	2.10	55	1.97	1.48	82	
All interest-bearing funds	0.72	0.41	90	1.30	0.79	93	1.72	1.34	77	1.31	1.06	71	1.10	0.71	89	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	36,721		28,327		27,249		20,200		17,572						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	4,182		4,100		4,988		4,342		4,142						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	1,386		830		661		876		945						
Insurance activities revenue.....	6,088		5,034		4,981		4,297		3,844						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	1,164		1,206		1,085		1,187		1,058						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	10,888		5,400		781		511		-530						
Other non-interest income.....	13,013		11,757		14,753		8,987		8,113						
Total overhead expenses	147,070		150,534		126,822		144,130		104,825						
Personnel expense.....	95,943		96,439		81,046		67,110		60,854						
Net occupancy expense.....	19,859		18,972		16,022		14,386		13,487						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	31,268		35,123		29,754		62,634		30,484						
Fee income on mutual funds and annuities.....	823		447		307		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	693		603		663		611		610						
Average personnel expense per employee.....	138.45		159.93		122.24		109.84		99.76						
Average assets per employee.....	13,150.46		14,489.13		10,662.78		10,380.17		8,767.58						
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.24	0.54	86	1.58	0.51	83	1.13	0.66	79	0	1.69	17	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income	55.91	60.88	30	61.67	61.22	53	63.66	61.79	61	78.19	61.22	96	64.81	62.21	60
Percent of Average Assets															
Total overhead expense	1.61	2.37	9	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	1.96	2.60	17
Personnel expense.....	1.05	1.37	19	1.10	1.42	20	1.15	1.50	19	1.06	1.46	16	1.14	1.47	20
Net occupancy expense.....	0.22	0.28	27	0.22	0.30	18	0.23	0.32	19	0.23	0.31	20	0.25	0.32	26
Other operating expenses.....	0.34	0.70	4	0.40	0.73	8	0.42	0.76	9	0.99	0.79	78	0.57	0.79	23
Overhead less non-interest income	1.21	1.39	32	1.40	1.44	45	1.41	1.65	27	1.95	1.65	76	1.63	1.65	46
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.91	60	32	61.67	58.93	67	63.66	59.91	70	78.19	60.51	96	64.81	61.01	67
Personnel expense.....	36.47	34.64	59	39.51	33.88	85	40.69	34.17	83	36.41	34.42	65	37.62	34.72	71
Net occupancy expense.....	7.55	7.36	53	7.77	7.04	62	8.04	7.50	58	7.80	7.33	58	8.34	7.51	67
Other operating expenses.....	11.89	17.56	8	14.39	17.57	24	14.94	17.93	25	33.98	18.28	99	18.85	18.30	53
Total non-interest income	13.96	24.76	20	11.61	23.45	19	13.68	19.83	29	10.96	20.30	17	10.86	21.24	12
Fiduciary activities income	0	2.32	21	0	1.45	22	0	1.61	22	0	1.95	20	0	1.95	21
Service charges on domestic deposit accounts	1.59	3.11	24	1.68	2.67	34	2.50	3.21	39	2.36	3.58	32	2.56	3.83	30
Trading revenue.....	0	0.07	39	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	0.53	0.92	46	0.34	1.03	42	0.33	0.91	47	0.48	0.85	50	0.58	0.92	53
Insurance activities revenue.....	2.31	0.64	85	2.06	0.41	88	2.50	0.37	91	2.33	0.46	89	2.38	0.44	88
Venture capital revenue.....	0	0	48	0	0	48	0	0	50	0	0	49	0	0	48
Net servicing fees	0.44	0.47	70	0.49	0	81	0.54	0.22	82	0.64	0.52	75	0.65	0.40	78
Net securitization income	0	0	47	0	0	48	0	0	48	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	4.14	4.52	64	2.21	5.55	44	0.39	2.27	32	0.28	1.98	23	-0.33	2.38	4
Other non-interest income.....	4.95	8.76	30	4.82	7.76	29	7.41	7.41	54	4.88	7.05	27	5.02	7.34	29
Overhead less non-interest income	41.95	34.71	70	50.07	34.63	86	49.99	39.47	82	67.23	39.75	99	53.94	39.09	92
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.05	21.61	87	24.46	20.30	75	23.02	21.51	60	32.45	18.37	98	44.84	33.75	79
Applicable income tax + TE / Pretax net operating income + TE	27.05	21.64	77	24.47	22.51	63	23.02	23.31	45	32.45	21.35	98	44.84	38.57	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	5,905,386	5,433,634	5,712,277	4,649,769	4,177,322	8.68	49.57	
Commercial and industrial loans	452,998	752,781	486,203	335,738	279,252	-39.82	135.56	
Loans to individuals	3,578	1,506	1,986	1,107	998	137.58	207.92	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	0	0	0	0	0			
Less: Unearned income	361	0	0	0	0			
Loans and leases, net of unearned income	6,361,601	6,187,921	6,200,466	4,986,614	4,457,572	2.81	53.60	
Less: Allowance for loan and lease losses	62,688	74,675	61,708	62,342	58,178	-16.05	20.91	
Net loans and leases	6,298,913	6,113,246	6,138,758	4,924,272	4,399,394	3.04	54.02	
Debt securities that reprice or mature in over 1 year	1,927,496	1,382,286	1,254,669	1,186,051	887,896	39.44	228.98	
Mutual funds and equity securities	2,580	5,288	2,795	1,891	3,187	-51.21	-19.43	
Subtotal	8,228,989	7,500,820	7,396,222	6,112,214	5,290,477	9.71	75.88	
Interest-bearing bank balances	28,272	365,830	28,224	5,677	10,713	-92.27	948.66	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	206,085	197,385	129,426	108,959	59,105	4.41	111.51	
Trading assets	0	0	0	0	0			
Total earning assets	8,463,346	8,064,035	7,553,872	6,226,850	5,360,295	4.95	77.10	
Non-interest-bearing cash and due from depository institutions	42,677	57,118	47,315	36,518	54,773	-25.28	12.76	
Premises, fixed assets, and leases	97,321	75,974	72,967	52,050	42,620	28.10	156.67	
Other real estate owned	0	0	0	92	959		-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	617,100	598,063	513,129	374,127	295,402	3.18	133.51	
Total assets	9,220,444	8,795,190	8,187,283	6,689,637	5,754,049	4.84	80.09	
Quarterly average assets	9,388,927	8,917,427	7,786,044	6,628,882	5,531,424	5.29	84.51	
Average loans and leases (YTD)	6,159,525	6,423,160	5,213,534	4,711,159	4,311,123	-4.10	56.33	
Memoranda								
Loans held-for-sale	0	4,146	0	8,081	0	-100.00		
Loans not held-for-sale	6,361,601	6,183,775	6,200,466	4,978,533	4,457,572	2.88	53.60	
Real estate loans secured by 1–4 family	2,488,752	2,363,737	2,558,262	2,276,190	2,100,816	5.29	19.20	
Commercial real estate loans	3,386,634	3,069,897	3,154,015	2,373,579	2,076,506	10.32	82.05	
Construction and land development	265,930	328,444	298,684	261,246	233,368	-19.03	50.28	
Multifamily	1,042,991	808,276	902,932	702,820	587,174	29.04	101.61	
Nonfarm nonresidential	2,077,713	1,933,177	1,952,399	1,409,513	1,255,964	7.48	78.19	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	2,136,161	1,584,959	1,386,890	1,296,901	950,188	34.78	211.15	
U.S. Treasury securities	34,880	20,876	35,280	49,301	34,639	67.08	75.95	
US agency securities (excluding mortgage-backed securities)	44,870	9,673	27,107	28,261	13,406	363.87	14.66	
Municipal securities	4,179	16,862	2,284	987	1,957	-75.22	-74.40	
Mortgage-backed securities	1,939,223	1,458,113	1,245,638	1,158,744	837,828	33.00	257.58	
Asset-backed securities	0	4,670	4,605	4,250	4,656	-100.00	-100.00	
Other debt securities	110,429	69,477	69,181	53,467	54,515	58.94	88.46	
Mutual funds and equity securities	2,580	5,288	2,795	1,891	3,187	-51.21	-19.43	
Available-for-sale securities	1,703,847	1,316,951	1,098,339	1,034,758	710,570	29.38	148.18	
U.S. Treasury securities	34,880	20,876	35,280	49,301	34,639	67.08	75.95	
US agency securities (excluding mortgage-backed securities)	0	4,673	7,107	4,856	5,004	-100.00	-100.00	
Municipal securities	4,179	16,862	2,284	987	1,957	-75.22	-74.40	
Mortgage-backed securities	1,554,359	1,200,393	979,882	920,006	606,612	29.49	186.61	
Asset-backed securities	0	4,670	4,605	4,250	4,656	-100.00	-100.00	
Other debt securities	110,429	69,477	69,181	53,467	54,515	58.94	88.46	
Mutual funds and equity securities	0	0	0	1,891	3,187		-100.00	
Held-to-maturity securities appreciation (depreciation)	5,055	14,370	3,748	-7,301	-3,492	-64.82		
Available-for-sale securities appreciation (depreciation)	2,467	39,441	13,694	-16,370	-9,038	-93.75		
Structured notes, fair value	47,266	60,127	45,071	31,802	32,208	-21.39	49.53	
Pledged securities	884,249	1,042,679	698,039	419,708	282,559	-15.19	232.88	

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Demand deposits	1,749,290	341,474	256,882	180,764	307,860	412.28	552.23
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	1,475,180	1,591,273	1,589,046	1,417,475	1,250,067	-7.30	
MMDA and other savings accounts	4,079,975	4,511,948	3,411,929	2,563,897	2,577,125	-9.57	70.43
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,304,445	6,444,695	5,257,857	4,162,136	4,135,052	13.34	115.47
Time deposits of \$250K or more	303,000	367,093	424,098	282,842	153,816	-17.46	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	10,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	228,447	496,082	1,005,826	759,600	506,000	-53.95	35.02
Other borrowings w/remaining maturity over 1 year	142,048	296,329	377,365	429,580	362,400	-52.06	-69.39
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	673,495	1,159,504	1,807,289	1,472,022	1,032,216	-41.92	-42.79
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	6,973	6,953	23,831	0	51,547	0.29	-86.47
Other liabilities	156,279	172,579	115,609	83,232	63,141	-9.44	136.24
Total liabilities	8,141,192	7,783,731	7,204,586	5,717,390	5,281,956	4.59	73.77
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	115,190	68,038	0	0	0		69.30
Retained earnings	669,639	655,477	553,057	637,729	537,445	2.16	33.68
Accumulated other comprehensive income	-45,919	-69,625	-68,735	-71,897	-65,410		
Other equity capital components	-37,638	-39,908	-42,119	-44,455	0		
Total holding company equity capital	701,272	613,982	442,203	521,377	472,035	14.22	61.29
Noncontrolling (minority) interest in subsidiaries	377,980	397,477	540,494	450,870	58	-4.91	651,589.66
Total equity capital, including minority interest	1,079,252	1,011,459	982,697	972,247	472,093	6.70	148.19
Total liabilities and capital	9,220,444	8,795,190	8,187,283	6,689,637	5,754,049	4.84	80.09
Memoranda							
Non-interest-bearing deposits	1,749,290	1,387,768	994,555	753,557	707,422	26.05	186.38
Interest-bearing deposits	5,858,155	5,424,020	4,687,400	3,691,421	3,581,446	8.00	78.42
Total deposits	7,607,445	6,811,788	5,681,955	4,444,978	4,288,868	11.68	95.36
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	613,982	442,203	521,377	472,035	434,783		
Accounting restatements	0	0	0	0	0		
Net income	59,904	34,957	30,098	12,274	24,791		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	23,706	-890	3,162	-6,487	12,461		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,680	137,712	-112,434	43,555	0		
Holding company equity capital, ending balance	701,272	613,982	442,203	521,377	472,035		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	64.05	47.29	86	61.78	48.33	82	69.77	52.67	87	69.51	53.63	83	72.60	53.41	89
Commercial and industrial loans	4.91	10.08	18	8.56	13.47	29	5.94	11.45	23	5.02	11.42	16	4.85	10.82	17
Loans to individuals	0.04	2.29	7	0.02	2.29	6	0.02	2.71	6	0.02	2.65	5	0.02	2.58	4
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	44	0	0	44	0	0	45
Agricultural loans.....	0	0.46	16	0	0.43	17	0	0.53	17	0	0.47	18	0	0.51	17
Other loans and leases.....	0	1.08	20	0	1.39	21	0	1.08	22	0	2.64	2	0	2.62	2
Net loans and leases.....	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50	76.46	72.64	64
Debt securities over 1 year.....	20.90	17.60	64	15.72	13.53	64	15.32	13.66	63	17.73	13.20	74	15.43	13.96	63
Mutual funds and equity securities	0.03	0.07	57	0.06	0.05	68	0.03	0.06	55	0.03	0.05	58	0.06	0.07	57
Subtotal	89.25	82.59	82	85.28	83.47	55	90.34	86.76	80	91.37	87.24	83	91.94	87.26	85
Interest-bearing bank balances	0.31	7.80	3	4.16	6.78	38	0.34	2.97	7	0.08	2.30	5	0.19	2.34	10
Federal funds sold and reverse repos	0	0.05	38	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	2.24	1.75	69	2.24	2.03	66	1.58	2.10	54	1.63	2.14	59	1.03	1.92	48
Trading assets	0	0.02	38	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	91.79	93.39	21	91.69	92.98	29	92.26	92.39	51	93.08	92.24	62	93.16	92.22	64
Non-interest cash and due from depository institutions.....	0.46	0.87	17	0.65	1.07	25	0.58	1.14	18	0.55	1.25	17	0.95	1.26	30
Other real estate owned.....	0	0.02	19	0	0.03	13	0	0.04	10	0	0.04	18	0.02	0.06	35
All other assets.....	7.75	5.67	84	7.66	5.87	79	7.16	6.41	61	6.37	6.39	52	5.89	6.45	41
Memoranda															
Short-term investments	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22	1.21	4.63	14
U.S. Treasury securities.....	0.38	0.69	63	0.24	0.19	80	0.43	0.29	78	0.74	0.37	83	0.60	0.22	85
US agency securities (excluding mortgage-backed securities)	0.49	1.83	37	0.11	1.28	22	0.33	1.25	40	0.42	1.67	40	0.23	1.50	31
Municipal securities	0.05	3.67	15	0.19	2.96	23	0.03	2.58	10	0.01	2.66	11	0.03	2.97	12
Mortgage-backed securities	21.03	10.07	89	16.58	8.52	87	15.21	9.38	82	17.32	8.73	87	14.56	9.19	78
Asset-backed securities	0	0.43	30	0.05	0.35	69	0.06	0.30	72	0.06	0.26	73	0.08	0.23	73
Other debt securities	1.20	0.67	75	0.79	0.60	68	0.84	0.53	72	0.80	0.52	74	0.95	0.48	78
Loans held-for-sale.....	0	0.28	9	0.05	0.58	23	0	0.39	8	0.12	0.29	60	0	0.32	10
Loans held for investment	68.99	64.47	64	70.31	69.07	49	75.73	72.01	64	74.42	73.24	52	77.47	72.42	68
Real estate loans secured by 1–4 family	26.99	13.45	88	26.88	14.47	84	31.25	16.02	87	34.03	16.83	89	36.51	16.44	91
Revolving	1.09	1.60	41	1.33	1.79	45	1.71	2.24	48	1.99	2.43	50	2.67	2.71	55
Closed-end, secured by first liens	25.23	11.44	90	24.60	12.11	85	28.28	13.07	89	30.51	13.60	90	31.49	13.03	90
Closed-end, secured by junior liens	0.67	0.22	92	0.95	0.27	94	1.26	0.37	94	1.53	0.41	94	2.35	0.39	98
Commercial real estate loans	36.73	30.90	68	34.90	30.65	66	38.52	33.26	68	35.48	33.39	61	36.09	33.79	59
Construction and land development	2.88	4.37	35	3.73	4.32	45	3.65	5	36	3.91	4.78	47	4.06	4.55	49
Multifamily	11.31	4.79	87	9.19	5.03	83	11.03	4.76	86	10.51	5.12	83	10.20	5.32	83
Nonfarm nonresidential	22.53	20.52	63	21.98	19.97	60	23.85	21.85	61	21.07	21.85	45	21.83	22.30	48
Real estate loans secured by farmland	0	0.95	10	0	0.85	11	0	0.95	11	0	0.88	10	0	0.81	10

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91	93.25	72.88	91	93.71	73.20	91
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	92.83	73.64	93	87.81	69.38	88	92.13	72.74	91	93.25	72.88	91	93.71	73.20	91
Real estate loans secured by 1–4 family.....	39.12	20.95	89	38.20	20.91	85	41.26	22.29	87	45.65	23.13	88	47.13	22.92	91
Revolving	1.58	2.54	40	1.88	2.61	45	2.25	3.13	46	2.67	3.34	49	3.45	3.76	52
Closed-end.....	37.54	18.13	91	36.32	17.94	87	39.01	18.71	90	42.97	19.33	90	43.68	18.68	92
Commercial real estate loans	52.24	48.47	67	49.61	44.23	70	50.87	46.16	63	47.60	45.57	57	46.58	46.38	52
Construction and land development.....	4.18	6.90	26	5.31	6.26	44	4.82	6.97	35	5.24	6.53	43	5.24	6.35	44
1–4 family.....	0.06	1.50	12	1.02	1.14	56	1.23	1.47	56	1.72	1.52	65	2.12	1.50	71
Other	4.12	5.34	39	4.29	4.94	44	3.59	5.34	33	3.52	4.90	36	3.11	4.76	34
Multifamily.....	16.40	7.23	88	13.06	7.01	84	14.56	6.42	87	14.09	6.76	85	13.17	7.13	84
Nonfarm nonresidential	32.66	32.22	54	31.24	29.04	56	31.49	30.59	55	28.27	30.16	39	28.18	30.84	38
Owner-occupied.....	7.08	11.23	23	7.24	10	29	7.87	10.68	29	5.88	10.31	20	5.59	10.55	15
Other.....	25.58	20.58	73	24	18.53	76	23.61	19.36	74	22.38	19.35	67	22.59	19.91	65
Real estate loans secured by farmland.....	0	1.57	10	0	1.30	11	0	1.38	11	0	1.27	10	0	1.19	10
Loans to depository institutions and acceptances of other banks.....	0	0	46	0	0	45	0	0	44	0	0	44	0	0	45
Commercial and industrial loans	7.12	15.94	14	12.17	19.85	27	7.84	16.16	17	6.73	16.21	16	6.26	15.52	12
Loans to individuals	0.06	3.85	6	0.02	3.53	5	0.03	4	6	0.02	3.89	5	0.02	3.90	4
Credit card loans	0.04	0.03	76	0	0.03	66	0	0.04	32	0	0.04	32	0	0.03	34
Agricultural loans.....	0	0.79	16	0	0.69	17	0	0.78	17	0	0.69	18	0	0.76	17
Other loans and leases.....	0	1.70	20	0	2.07	21	0	1.48	22	0	3.74	2	0	3.75	2
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	650.56	473.67	88	632.22	473.75	85	742.42	493.53	93	573.82	505.61	67	654.99	518.19	77
Real estate loans secured by 1–4 family.....	274.17	134.51	88	275.03	142.34	86	332.49	151.03	89	280.90	161.34	82	329.40	159.68	89
Revolving	11.06	16.12	42	13.56	17.81	47	18.15	21.25	53	16.45	23.52	47	24.08	26.74	51
Closed-end.....	263.11	116.85	90	261.46	122.21	88	314.35	127.10	92	264.46	134.73	87	305.32	130.06	91
Commercial real estate loans	373.08	311.38	70	357.19	302.08	70	409.92	311.74	78	292.92	316.03	42	325.59	328.67	50
Construction and land development.....	29.30	44.02	30	38.22	42.85	48	38.82	46.63	46	32.24	44.92	36	36.59	44.44	42
1–4 family.....	0.42	9.60	13	7.31	7.52	58	9.92	9.52	59	10.55	10.21	62	14.85	10.44	71
Other	28.88	34.06	44	30.90	33.94	48	28.90	35.90	42	21.69	33.75	32	21.74	33.34	34
Multifamily.....	114.90	46.60	87	94.05	48.67	85	117.35	44.76	88	86.73	48.38	82	92.07	51.49	81
Nonfarm nonresidential	228.89	207.28	62	224.93	198.42	62	253.75	206.64	73	173.95	208.15	34	196.93	217.26	43
Owner-occupied.....	49.63	71.93	30	52.12	67.98	36	63.45	71.54	42	36.21	70.68	19	39.05	73.43	16
Other	179.26	131.36	76	172.82	125.78	80	190.30	130.65	81	137.74	134.17	55	157.88	140.40	63
Real estate loans secured by farmland.....	0	9.66	10	0	8.35	11	0	8.66	11	0	8.13	10	0	7.80	10
Loans to depository institutions and acceptances of other banks.....	0	0.01	46	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	49.90	100.58	20	87.59	133.93	32	63.19	106.70	31	41.43	107.07	12	43.79	105.25	15
Loans to individuals	0.39	23.11	7	0.18	22.15	6	0.26	24.83	6	0.14	24.45	5	0.16	23.98	4
Credit card loans	0.29	0.19	77	0	0.20	67	0	0.24	32	0	0.24	32	0	0.19	34
Agricultural loans.....	0	4.60	16	0	4.17	17	0	4.86	17	0	4.49	18	0	4.90	17
Other loans and leases.....	0	10.71	20	0	13.62	21	0	10.25	22	0	25.58	2	0	25.83	2
Supplemental															
Non-owner occupied CRE loans / Gross loans	46.81	36.98	79	42.99	34	76	43.49	35.38	75	42.09	35.09	73	41.13	35.69	70
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	328.07	236.77	81	309.53	232.08	78	350.48	239.13	84	259.01	243.62	63	287.46	253.35	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	377.69	313.58	73	361.64	304.52	72	413.93	315.15	77	295.22	318.90	42	326.51	331.68	49

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	2.54	10.52	11	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22	1.21	4.63	14
Liquid assets	22.67	23.21	51	21.73	19.32	61	16.90	16.28	61	19.11	15.56	67	16.53	15.94	59
Investment securities	23.17	20.27	66	18.02	16.07	62	16.94	16.41	56	19.39	16.02	70	16.51	16.65	55
Net loans and leases	68.31	64.16	62	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50	76.46	72.64	64
Net loans, leases and standby letters of credit	68.33	64.54	60	69.53	69.67	43	75.02	72.78	57	73.61	73.71	46	76.46	73.08	63
Core deposits	79.22	80.58	32	73.28	76.49	29	64.22	71.61	21	62.22	69.97	20	71.86	69.79	60
Noncore funding	7.30	6.64	64	13.18	10.29	66	22.07	14.61	80	22	16.58	72	17.94	17.09	55
Time deposits of \$250K or more	3.29	2.59	73	4.17	3.37	67	5.18	4.33	69	4.23	4.28	58	2.67	3.54	43
Foreign deposits	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.62	23	0	0.77	17	0	0.96	17	0.17	1.20	35
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.50	31	0	0.59	32	0	0.75	25	0	0.97	21	0.17	1.21	36
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.48	0.41	90	5.64	1.06	90	12.29	2.75	94	11.35	3.63	90	8.79	4.47	76
Earning assets that reprice within 1 year	12.02	30.91	7	17.16	31.93	8	15.12	33.16	8	13.43	32.35	8	14.07	33.41	9
Interest-bearing liabilities that reprice within 1 year	12.08	13.48	69	17.11	14.04	75	15.78	18.54	56	16.56	18.20	60	11.90	16.67	52
Long-term debt that reprices within 1 year	0	0.02	43	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	-0.06	16.92	16	0.04	17.03	17	-0.66	13.71	20	-3.13	12.98	20	2.17	15.65	22
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.34	-5.41	81	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77	18.19	13.97	65
Net short-term noncore funding dependence	1.81	-7.77	82	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67	9.81	9.65	48
Short-term investment / Short-term noncore funding	61.13	419.20	15	70.07	230.45	35	12.50	78.10	14	11.92	62.28	20	11.85	46.67	23
Liquid assets - short-term noncore funding / Nonliquid assets	23.93	25.37	50	16.09	16.27	51	1.80	6.90	40	5.85	4.17	58	7.55	3.68	67
Net loans and leases / Total deposits	82.80	75.87	64	89.75	84.20	63	108.04	90.96	90	110.78	92.88	89	102.58	92.86	74
Net loans and leases / Core deposits	86.23	80.18	64	94.86	91.10	58	116.75	102.55	78	118.31	106.50	70	106.39	105.03	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.60	-0.07	82	1.83	0.88	78	0.53	0.36	73	-0.98	-0.47	22	-0.60	-0.05	13
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.29	0.24	56	5.03	3.63	71	1.93	1.28	72	-2.19	-1.95	38	-1.56	-0.62	18
Structured notes appreciation (depreciation) / Tier 1 capital	0.06	-0.05	93	0.14	0.03	86	0.01	-0.02	78	-0.09	-0.04	14	-0.05	-0.02	17
Percent of Investment Securities															
Held-to-maturity securities	20.12	9.13	76	16.58	5.36	84	20.60	7.25	83	20.21	10.76	76	25.22	13.07	73
Available-for-sale securities	79.76	89.63	25	83.09	93.39	16	79.19	91.33	17	79.79	88.32	25	74.78	86.93	26
U.S. Treasury securities	1.63	3.49	61	1.32	1.22	77	2.54	2.07	78	3.80	2.08	80	3.65	1.33	83
US agency securities (excluding mortgage-backed securities)	2.10	9.21	32	0.61	8.39	19	1.95	8.16	36	2.18	11	33	1.41	10.16	28
Municipal securities	0.20	17.78	13	1.06	18.61	20	0.16	15.40	10	0.08	16.63	10	0.21	17.86	11
Mortgage-backed securities	90.78	52.46	92	92	54.48	93	89.82	57.07	93	89.35	54.50	93	88.17	55.76	93
Asset-backed securities	0	2.22	30	0.29	1.97	68	0.33	1.70	72	0.33	1.54	72	0.49	1.31	73
Other debt securities	5.17	3.93	69	4.38	4.34	65	4.99	3.73	68	4.12	3.75	69	5.74	3.25	75
Mutual funds and equity securities	0.12	0.41	55	0.33	0.44	67	0.20	0.49	55	0.15	0.41	60	0.34	0.58	57
Debt securities 1 year or less	9.65	10.21	62	12.45	13.69	58	9.33	13.55	49	8.40	13.91	49	6.22	11.90	46
Debt securities 1 to 5 years	16.25	17.78	51	19.68	20.49	53	17.57	23.43	40	14.37	23.42	37	8.25	23.53	22
Debt securities over 5 years	73.98	68.22	50	67.54	61.87	51	72.90	58.63	69	77.08	58.36	74	85.20	60.73	83
Pledged securities	41.39	36.33	59	65.79	44.55	72	50.33	43.76	58	32.36	42.20	38	29.74	46.78	28
Structured notes, fair value	2.21	0.31	92	3.79	0.03	97	3.25	0.09	95	2.45	0.15	92	3.39	0.08	95
Percent Change from Prior Like Quarter															
Short-term investments	-58.39	30.57	4	257.26	136.94	78	37.52	32.84	65	64.19	16.28	82	-30.27	6.96	22
Investment securities	34.78	36.78	50	14.28	16.36	49	6.94	4.80	60	36.49	8.02	89	38.40	4.99	91
Core deposits	13.34	15.13	44	22.57	23.17	54	26.33	9.96	88	0.65	10.40	12	21.98	13.94	77
Noncore funding	-41.92	-20.94	19	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88	-12.32	-3.35	42

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,203,026	1,146,351	1,186,159	913,299	802,319
Commit: Secured commercial real estate loans	336,295	302,797	396,393	367,529	281,714
Commit: Unsecured real estate loans	0	0	0	0	747
Credit card lines (reported semiannually, June/Dec)	13,710	529	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,500	1,613	3,329	0	0
Commercial and similar letters of credit	11,444	9,393	8,371	7,004	11,552
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	555,755	783,402	763,756	356,645	20,000
Futures and forward foreign exchange	0	0	0	0	3,226
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	13.05	16.95	24	13.03	16.09	33	14.49	16.97	34	13.65	17.31	30	13.94	17.28	30
Standby letters of credit	0.02	0.31	7	0.02	0.31	8	0.04	0.36	11	0	0.35	2	0	0.40	3
Commercial and similar letters of credit	0.12	0.01	92	0.11	0.01	93	0.10	0.01	92	0.10	0.01	92	0.20	0.01	97
Securities lent	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0	48	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	6.03	3.32	77	8.91	3.72	78	9.33	2.95	84	5.33	6.51	55	0.40	6.82	20
Interest rate contracts	6.03	3.25	77	8.91	3.62	78	9.33	2.87	84	5.33	6.40	55	0.35	6.72	19
Interest rate futures and forward contracts	0	0.07	40	0	0.20	38	0	0.08	39	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	0	0.10	38	0	0.24	37	0	0.13	36	0	0.26	20	0	0.28	19
Purchased options contracts (interest rate)	0	0.01	46	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	6.03	2.61	80	8.91	2.58	83	9.33	2.19	85	5.33	5.18	60	0.35	5.41	30
Foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0.06	0	94
Futures and forward foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0.06	0	95
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.53	27.65	19	17.85	24.20	25	22.75	24.81	41	19.39	25.18	29	18.61	25.74	21

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	555,755	783,402	763,756	356,645	23,226
Interest rate contracts	555,755	783,402	763,756	356,645	20,000
Foreign exchange contracts.....	0	0	0	0	3,226
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	3,226
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	555,755	783,402	763,756	356,645	20,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	555,755	783,402	763,756	356,645	23,226
Interest rate contracts	555,755	783,402	763,756	356,645	20,000
Foreign exchange contracts.....	0	0	0	0	3,226
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	555,755	783,401	673,757	356,645	21,611
One year or less	50,000	40,000	0	0	1,611
Over 1 year to 5 years	177,250	399,708	269,818	250,000	20,000
Over 5 years	328,505	343,693	403,939	106,645	0
Gross negative fair value (absolute value)	17,317	42,384	17,512	3,944	490
Gross positive fair value.....	9,442	19,425	5,851	1,342	490
Held for trading.....	0	0	0	0	0
Non-traded.....	9,442	19,425	5,851	1,342	490
Current credit exposure on risk-based capital derivative contracts	9,442	19,425	5,851	1,342	287
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
	100	99.27	56	100	99.50	58	100	99.57	60	100	99.91	54	86.11	99.91	4
Percent of Notional Amount															
Interest rate contracts	0	0.15	44	0	0.19	43	0	0.14	42	0	0	46	13.89	0.04	96
Foreign exchange contracts	0	0	48	0	0	47	0	0.07	45	0	0	47	0	0	47
Futures and forwards	0	7.01	17	0	15.03	15	0	14.06	16	0	11.75	16	13.89	12.76	68
Written options	0	5.82	16	0	10.24	13	0	11.73	13	0	11.14	16	0	9.73	15
Exchange-traded	0	0	50	0	0	50	0	0	48	0	0	49	0	0	49
Over-the-counter	0	5.82	16	0	10.24	13	0	10.84	13	0	10.65	16	0	9.46	15
Purchased options	0	1.88	37	0	2.13	33	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Over-the-counter	0	1.88	37	0	2.13	33	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	100	82.75	88	100	71.83	91	100	64.61	90	100	65.42	91	86.11	66.04	48
Held for trading	0	24.39	32	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	16.71	32	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	0	47	0	0	47	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Non-traded	100	75.61	67	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	74.23	71	100	83.02	69	100	84.69	69	100	85.51	64	86.11	83.04	30
Foreign exchange contracts	0	0	46	0	0	45	0	0.01	44	0	0	47	13.89	0.01	97
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0.01	47	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	100	85.18	76	100	79.60	75	88.22	80.07	47	100	82.85	77	93.05	87.47	45
One year or less	9	11.52	59	5.11	15.52	50	0	15.20	15	0	12.75	13	6.94	15.62	50
Over 1 year to 5 years	31.89	26.87	55	51.02	19.75	88	35.33	22.92	69	70.10	22.66	90	86.11	21.68	94
Over 5 years	59.11	38.91	70	43.87	32.47	58	52.89	34.12	67	29.90	36.28	45	0	37.90	13
Gross negative fair value (absolute value)	3.12	1.54	88	5.41	2.84	84	2.29	1.30	80	1.11	0.66	75	2.11	0.50	96
Gross positive fair value	1.70	1.36	68	2.48	2.25	58	0.77	1.14	41	0.38	1.10	17	2.11	0.92	91
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0	85	0.05	0.01	87	0.02	0	88	0.01	0.01	65	0	0	42
Gross positive fair value (X)	0.01	0	81	0.02	0.01	83	0.01	0	83	0	0.01	43	0	0.01	28
Held for trading (X)	0	0	43	0	0	44	0	0	44	0	0	40	0	0	37
Non-traded (X)	0.01	0	88	0.02	0	91	0.01	0	88	0	0.01	54	0	0	40
Current credit exposure (X)	0.01	0.01	71	0.02	0.02	72	0.01	0.01	67	0	0	54	0	0	42
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.15	0.12	69	0.34	0.27	69	0.10	0.10	65	0.03	0.06	60	0.01	0.05	42

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	74,675	61,708	62,342	58,178	51,848
Gross losses	3,559	6,172	5,354	3,220	4,242
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,524	691	496	707	746
Net losses	2,035	5,481	4,858	2,513	3,496
Provision for loan and lease losses	-9,952	18,448	4,224	6,677	9,826
Adjustments	0	0	0	0	0
Ending balance	62,688	74,675	61,708	62,342	58,178
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.11	-0.01	22	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	0.18	0.11	77
Provision for loan and lease losses / Average loans and leases	-0.16	-0.01	21	0.29	0.53	19	0.08	0.16	32	0.14	0.16	51	0.23	0.16	73
Provision for loan and lease losses / Net loan and lease losses	-489.04	147.24	14	336.58	672.96	38	86.95	142.73	31	265.70	182.69	75	281.06	110.75	79
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.26	19	1.21	1.35	41	1	0.94	63	1.25	0.94	83	1.31	0.95	85
Allowance for loan and lease losses / Total loans and leases	0.99	1.25	20	1.21	1.33	43	1	0.93	63	1.25	0.93	83	1.31	0.94	85
Allowance for loan and lease losses / Net loans and leases losses (X)	30.80	31.39	69	13.62	25.33	44	12.70	17.18	61	24.81	21.35	75	16.64	16.23	67
Allowance for loan and lease losses / Nonaccrual assets	1,592.28	459.08	91	915.58	336.78	89	836.72	315.75	86	2,235.28	285.36	98	891.62	270.69	93
ALLL / 90+ days past due + nonaccrual loans and leases	1,592.28	461.06	90	915.58	293.46	91	836.72	283.41	87	2,235.28	259.30	99	891.62	232.03	95
Gross loan and lease losses / Average loans and leases	0.06	0.12	36	0.10	0.16	40	0.10	0.16	40	0.07	0.15	33	0.10	0.16	42
Recoveries / Average loans and leases	0.02	0.05	37	0.01	0.04	20	0.01	0.05	18	0.02	0.05	24	0.02	0.06	24
Net losses / Average loans and leases	0.03	0.06	47	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47	0.08	0.10	56
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	24.69	43.82	37	12.91	42.12	17	15.40	41.80	22	16.67	51.25	22	13.12	50.41	14
Earnings coverage of net loan and lease losses (X)	57.11	-14.44	73	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45	15.67	0.97	50
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	59	0.03	0.04	59	0.02	0.02	61	0.01	0.01	57	0.08	0.02	87
Real estate loans secured by 1–4 family	0.04	-0.01	88	0.07	0.01	91	0.05	0.02	76	0.02	0.01	64	0.11	0.03	88
Revolving	0.14	-0.01	95	0.05	0	84	0	0.02	27	0	0.02	44	0.08	0.03	76
Closed-end	0.03	-0.01	88	0.07	0.01	88	0.05	0.02	80	0.02	0.01	66	0.11	0.02	89
Commercial real estate loans	-0.01	0.03	17	0	0.05	29	0	0.02	52	0.01	0.01	58	0.05	0.01	77
Construction and land development	0	-0.01	61	0	0	34	0	-0.02	41	0	-0.02	35	0	-0.04	61
1–4 family	0	0	54	0	0	50	0	0	54	0	0	54	0	0	59
Other	0	-0.01	59	0	-0.01	31	0	-0.02	37	0	-0.02	35	0	-0.04	62
Multifamily	0.01	0	93	0	0	51	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	-0.03	0.04	9	0	0.07	25	0	0.03	50	0.01	0.02	61	0.08	0.02	84
Owner-occupied	0.01	0.01	82	0	0.01	24	0	0.01	26	0	0.01	43	0	0.01	45
Other	-0.04	0.03	4	0	0.04	23	0.01	0.01	67	0.01	0.01	75	0.08	0.01	92
Real estate loans secured by farmland		0.01			0.01			0.01			0			0	
Commercial and industrial loans	0.34	0.15	77	0.50	0.20	84	0.74	0.27	87	0.58	0.18	89	0.09	0.18	42
Loans to individuals	0.22	0.43	47	0.27	0.66	36	0.10	0.74	13	0.45	0.71	46	1.50	0.78	80
Credit card loans	0	0.87	18	0	1.71	15		1.89			1.65			1.60	
Agricultural loans		0			0.01			0.02			0.03			0.06	
Loans to foreign governments and institutions		0													
Other loans and leases		0.24			0.44			0.14			0.28			0.27	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		6,765		24,868		13,265		15,409		11,093					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases.....		3,937		8,156		7,375		2,789		6,525					
Total past due and nonaccrual loans and leases.....		10,702		33,024		20,640		18,198		17,618					
Restructured 30-89 days past due		36		11,881		1,015		760		148					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		383		91		0		101		425					
Total restructured loans and leases		419		11,972		1,015		861		573					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		23,446		44,600		21,713		16,045		17,587					
Other real estate owned.....		0		0		0		92		959					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57	0.25	0.32	48
90+ days past due loans and leases	0	0.02	17	0	0.04	17	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual loans and leases.....	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6	0.15	0.46	12
90+ days past due and nonaccrual loans and leases.....	0.06	0.48	6	0.13	0.67	8	0.12	0.54	14	0.06	0.54	6	0.15	0.55	10
30-89 days past due restructured.....	0	0	64	0.19	0	98	0.02	0	86	0.02	0.01	80	0	0.01	62
90+ days past due restructured	0	0	44	0	0	45	0	0	45	0	0	43	0	0	41
Nonaccrual restructured.....	0.01	0.08	24	0	0.09	16	0	0.07	8	0	0.10	14	0.01	0.10	16
30-89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale.....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	48	0	0	46	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.11	0.21	33	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57	0.25	0.32	48
90+ days past due assets	0	0.02	17	0	0.04	17	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual assets	0.06	0.44	7	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6	0.15	0.47	12
30+ days past due and nonaccrual assets	0.17	0.71	7	0.53	0.95	27	0.33	0.87	14	0.36	0.88	14	0.40	0.89	15
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.04	0.31	8	0.09	0.47	11	0.09	0.39	16	0.04	0.39	7	0.11	0.40	10
90+ days past due and nonaccrual assets + other real estate owned	0.04	0.34	7	0.09	0.52	8	0.09	0.45	13	0.04	0.45	5	0.13	0.48	10
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.30	0.45	36	0.73	0.63	64	0.37	0.56	32	0.29	0.59	21	0.44	0.63	37
Allowance for loan and lease losses	43.74	59.86	40	86.56	72.10	68	48.78	92.08	28	31.58	95.97	15	43.35	100.14	20
Equity capital + allowance for loan and lease losses	3.59	4.10	47	9.39	5.64	81	5.97	4.77	69	3.37	5.09	35	4.76	5.57	52
Tier 1 capital + allowance for loan and lease losses	3.02	4.51	33	7.52	6.21	67	3.91	5.30	38	2.43	5.65	20	3.95	6.11	33
Loans and leases + other real estate owned	0.43	0.70	31	1.04	0.92	65	0.49	0.78	29	0.39	0.82	21	0.57	0.86	32

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.11	0.18	47	0.40	0.25	76	0.21	0.28	47	0.32	0.29	65	0.25	0.29	50
	90+ days past due		0	0.02	27	0	0.04	25	0	0.03	24	0	0.03	19	0	0.05	19
	Nonaccrual.....		0.05	0.43	7	0.10	0.63	8	0.06	0.45	9	0.04	0.48	5	0.13	0.43	13
Commercial and industrial	30–89 days past due		0.01	0.19	16	0.44	0.15	88	0.22	0.22	60	0.15	0.23	50	0.29	0.27	65
	90+ days past due		0	0.02	29	0	0.02	31	0	0.02	30	0	0.02	32	0	0.01	32
	Nonaccrual.....		0.17	0.53	38	0.39	0.61	47	0.82	0.74	67	0.27	0.61	35	0.45	0.60	50
Individuals	30–89 days past due		0.11	0.53	25	0.27	0.52	41	0.15	0.60	25	0	0.68	6	0.10	0.69	23
	90+ days past due		0	0.02	30	0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29
	Nonaccrual.....		0	0.14	15	0	0.14	16	0	0.12	16	0	0.15	14	0	0.21	14
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.06			0.07			0.10			0.11			0.15	
	90+ days past due			0			0			0			0.01			0	
	Nonaccrual.....			0.18			0.57			0.80			0.46			0.31	
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0													
Other loans and leases	30–89 days past due			0.31			0.67			0.28			0.18			0.12	
	90+ days past due			0.01			0			0			0			0	
	Nonaccrual.....			0.07			0.10			0.04			0.04			0.06	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 2	Pct												
1–4 family	30–89 days past due	0.18	0.37	34	0.27	0.46	41	0.43	0.53	52	0.52	0.52	61	0.48	0.56	52
	90+ days past due	0	0.04	29	0	0.06	28	0	0.05	28	0	0.04	22	0	0.06	22
	Nonaccrual	0.06	0.48	10	0.17	0.67	10	0.12	0.55	12	0.08	0.61	9	0.19	0.65	16
Revolving	30–89 days past due	0.01	0.19	27	0.10	0.25	43	0.13	0.36	31	0.22	0.36	47	0.02	0.29	17
	90+ days past due	0	0.01	41	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35
	Nonaccrual	0.04	0.37	23	0.14	0.46	32	0	0.34	11	0	0.35	10	0.10	0.42	29
Closed-end	30–89 days past due	0.19	0.40	34	0.28	0.48	41	0.45	0.56	52	0.53	0.54	61	0.52	0.63	54
	90+ days past due	0	0.04	31	0	0.06	29	0	0.05	29	0	0.05	24	0	0.06	24
	Nonaccrual	0.07	0.49	11	0.17	0.69	9	0.13	0.57	14	0.08	0.64	14	0.19	0.68	17
Junior lien	30–89 days past due	0	0.01	50	0	0.01	42	0.01	0.02	58	0.02	0.02	60	0.03	0.03	62
	90+ days past due	0	0	44	0	0	44	0	0	41	0	0	38	0	0	36
	Nonaccrual	0	0.02	37	0.01	0.03	44	0	0.03	34	0.01	0.03	40	0.01	0.04	29
Commercial real estate	30–89 days past due	0.06	0.08	59	0.49	0.14	87	0.04	0.15	28	0.13	0.16	56	0.01	0.15	12
	90+ days past due	0	0.01	39	0	0.02	35	0	0.02	34	0	0.02	31	0	0.02	31
	Nonaccrual	0.05	0.37	17	0.04	0.57	14	0.01	0.34	11	0.01	0.41	9	0.06	0.33	17
Construction and development	30–89 days past due	0	0.09	27	0.17	0.16	72	0	0.20	22	0	0.17	21	0	0.18	20
	90+ days past due	0	0	45	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0	0.08	25	0	0.21	21	0	0.18	21	0	0.18	21	0	0.21	18
1–4 family	30–89 days past due	0	0.03	39	0.17	0.03	89	0	0.05	33	0	0.07	32	0	0.05	33
	90+ days past due	0	0	47	0	0	46	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0	44	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35
Other	30–89 days past due	0	0.04	30	0	0.09	30	0	0.12	26	0	0.06	28	0	0.08	26
	90+ days past due	0	0	48	0	0	44	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0	0.06	26	0	0.16	23	0	0.14	24	0	0.10	25	0	0.12	25
Multifamily	30–89 days past due	0	0.02	41	0	0.03	39	0	0.03	38	0.04	0.03	80	0	0.04	35
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.06	36	0.03	0.10	69	0.03	0.03	78	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.11	0.08	73	0.75	0.14	92	0.06	0.13	39	0.21	0.17	70	0.01	0.14	20
	90+ days past due	0	0.01	40	0	0.02	38	0	0.02	37	0	0.02	34	0	0.02	33
	Nonaccrual	0.08	0.49	25	0.05	0.73	12	0	0.36	10	0.01	0.52	11	0.11	0.40	25
Owner Occupied	30–89 days past due	0	0.03	22	0	0.05	36	0.06	0.06	58	0.02	0.08	44	0	0.06	13
	90+ days past due	0	0	43	0	0.01	40	0	0.01	40	0	0	38	0	0.01	35
	Nonaccrual	0	0.18	8	0	0.27	6	0	0.19	15	0	0.20	17	0.05	0.16	29
Other	30–89 days past due	0.11	0.03	86	0.75	0.06	95	0	0.05	18	0.18	0.07	81	0.01	0.06	43
	90+ days past due	0	0	45	0	0	44	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.08	0.24	50	0.05	0.33	40	0	0.14	14	0.01	0.22	31	0.06	0.16	46
Farmland	30–89 days past due		0.06			0.08			0.21			0.09			0.10	
	90+ days past due		0			0			0.01			0			0	
	Nonaccrual		0.73			1.19			1.06			0.49			0.44	
Credit card	30–89 days past due	0	0.88	20	0	1.02	19		0.87			1.03			0.83	
	90+ days past due	0	0.12	31	0	0.22	27		0.18			0.26			0.22	
	Nonaccrual	0	0.01	47	0	0.02	46		0			0.07			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	77,552	28,131	-42,119	-44,455	0											
Retained earnings	669,639	655,477	553,057	637,729	537,445											
Accumulated other comprehensive income (AOCI)	-45,919	-69,625	-68,735	-71,897	-65,410											
Common equity tier 1 minority interest	159,673	162,053	229,001	132,049	0											
Common equity tier 1 capital before adjustments/deductions	860,945	776,036	671,204	653,426	472,035											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	90,538	89,929	70,266	8,450	7,902											
Accumulated other comprehensive income-related adjustments	-45,919	-69,625	-68,735	-72,510	-64,460											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	816,326	755,732	669,673	717,486	528,593											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	816,326	755,732	669,673	717,486	528,593											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	7,217	7,217	7,217	0	51,547											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	21,507	21,825	30,817	30,484	0											
Additional tier 1 capital before deductions	28,724	29,042	38,034	30,484	51,547											
Less: Additional tier 1 capital deductions	0	0	0	0	547											
Additional tier 1 capital	28,724	29,042	38,034	30,484	51,000											
Tier 1 Capital	845,050	784,774	707,707	747,970	579,593											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	0	16,600	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	30,404	30,484	44,080	29,763	0											
Allowance for loan and lease losses in tier 2 capital	63,213	72,189	61,782	58,372	52,845											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity				211	183											
Tier 2 capital before deductions	93,617	102,673	122,462	88,346	53,028											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	5,000	0	0											
Tier 2 capital	93,617	102,673	117,462	88,346	53,028											
Exited advanced approach tier 2 capital																
Total capital	938,667	887,447	825,169	836,316	632,621											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	9,388,927	8,917,427	7,786,044	6,628,882	5,531,424											
Less: Deductions from common equity tier 1 capital	90,538	89,929	70,267	8,449	8,449											
Less: Other deductions	22,397	54,428	68,752	44,516	35,646											
Total assets for leverage ratio	9,275,992	8,773,070	7,647,025	6,575,917	5,487,329											
Total risk-weighted assets	6,465,688	5,772,087	5,937,752	4,665,933	4,222,291											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	12.63	12.27	58	13.09	10.91	70	11.28	12.50	34	15.38	12.37	85	12.55	11.95	67	
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	0	50	0	0	50
Tier 1 capital, column A	13.07	12.90	57	13.60	11.60	64	11.92	13.19	34	16.03	13.03	84	13.76	12.68	73	
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	0	50	0	0	50
Total capital, column A	14.52	14.97	44	15.37	13.45	61	13.90	14.63	41	17.92	14.48	86	15.02	14.15	71	
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	0	50	0	0	50
Tier 1 leverage	9.11	9.54	42	8.95	9.65	33	9.25	10.39	23	11.37	10.37	76	10.56	10.04	67	
Supplementary leverage ratio, advanced approaches HCs																

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			6,088			5,034			4,981			4,297				3,844	20.94	33.01
Other insurance activities income			6,088			5,034			4,981			4,297				3,844	20.94	33.01
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			247,474			232,824			211,415			184,488				150,521	6.29	73.41

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	25			50			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	75			50			40			33.33			25					
Separate account assets (L/H) / Total life assets	0			0			0			0			0			0		
Insurance activities revenue / Adjusted operating income	2.31	0.64	85	2.06	0.41	88	2.50	0.37	91	2.33	0.46	89	2.38	0.44	88			
Premium income / Insurance activities revenue	0	0.13	45	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income	100			100			100			50			60					
Other premium income / Total premium income	0			0			0			50			40					
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	49	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)	47.20			19.85			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H)	84.24																	
Insurance benefits, losses, expenses / Insurance premiums	448.52			-40.91			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	27.26	11.86	98	27.09	11.01	98	27.48	11.53	97	22.77	13.70	90	23.60	14.86	90			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 2	Pct												
Analysis Ratios															
Yield: Foreign loans		0			0.05			0			0				0
Cost: Interest-bearing deposits.....		0.42			1.24			2.53			1.85				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans								2.35			3.83				4.38
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-29.45			5,672.05			-47.91			-27.26				22.03
Total selected assets.....		-19.66			6.04			-25.04			5.03				-5.54
Deposits		-65.37			-44.89			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
<hr/>							
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	62		
Total operating income	0	0	0	0	62		
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	10	10	10	10	0	0.00	
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10	10	10	10	0	0.00	
Income (loss) before taxes	-10	-10	-10	-10	62		
Applicable income taxes (credit)	-3	-2	-2	-2	28		
Extraordinary items					0		
Income before undistributed income of subsidiaries	-7	-8	-8	-8	34		
Equity in undistributed income of subsidiaries	59,911	58,192	54,719	22,737	24,759	2.95	71.35
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	59,911	58,192	54,719	22,737	24,759	2.95	71.35
Net income (loss)	59,904	58,184	54,711	22,729	24,793	2.96	71.33
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	59,911	58,192	54,719	22,737	24,759	2.95	71.35

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		702,333	99.98	613,852	99.97	540,565	99.97	524,896	472,040	14.41	61.52
Common and preferred stock		702,333	99.98	613,852	99.97	540,565	99.97	524,896	472,040	14.41	61.52
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		157	0.02	165	0.03	176	0.03	208	21	-4.85	582.61
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		15	0	6	0	4	0	0	0	0	150.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		702,505	100.00	614,023	100.00	540,745	100.00	525,104	472,061	14.41	61.55
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	20	26	-100.00	
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	20	26	-100.00	
Equity Capital		702,505	100	614,023	100	540,745	100	525,084	472,035	14.41	61.58
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		416,201	59.25	367,250	59.81	331,340	61.27	303,315	538,807	13.33	-4.27
Accumulated other comprehensive income		-32,161	-4.58	-42,139	-6.86	-37,795	-6.99	-38,824	-66,772		
Other equity capital components		318,465	45.33	288,912	47.05	247,200	45.71	260,593	0	10.23	
Total liabilities and equity capital		702,505	100.00	614,023	100.00	540,745	100.00	525,104	472,061	14.41	61.55
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	9.03	11.96	19	10.07	9.11	61	7.14	10.58	16	2.73	11.03	1	5.36	8.67	12
Bank net income / Average equity investment in banks		12.16			9.38			10.85			11.56				9.11
Nonbank net income / Average equity investment in nonbanks		12.65			9.69			12.07			10.83				9.81
Subsidiary HCs net income / Average equity investment in sub HCs	9.26	10.34	40	10.02	8.82	70	10.18	15.16	60	3.89	9.40	22	5.45	8.81	25
Bank net income / Parent net income	0	103.27	2	0	104.93	3	0	103.77	3	0	104.73	2	0	104.64	2
Nonbank net income / Parent net income	0	0.79	24	0	1.04	25	0	1.08	24	0	0.99	23	0	1.13	22
Subsidiary holding companies' net income / Parent net income	100.01	92.15	40	100.01	101.16	44	100.01	92.33	40	100.04	90.39	44	99.86	90.33	42
Leverage															
Total liabilities / Equity capital	0	11.91	1	0	11.62	1	0	9.66	2	0	9.50	5	0.01	11.14	4
Total debt / Equity capital	0	6.43	22	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	10.25	13	0	9.67	14	0	7.99	13	0	7.93	12	0	9.36	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	6.44	22	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	0	6.43	22	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	0	6.32	22	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0	45	0	0	47	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.01	45	0	0	45	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	29.28	21	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	99.98	105.13	35	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34	100	105.17	34
Total investment in subs / Equity capital	99.98	105.41	33	99.97	104.82	33	99.97	104.48	34	99.96	104.38	34	100	105.55	33
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.43	35	0	0.49	34	0	0.44	36	-0.01	0.36	32	0	0.56	35
Equity investment in subs – equity cap / Net income-div (X)		1.19			1.45			1.47			1.18		0	1.91	2
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	30	150.01	13	20	121.76	6	20	153.39	6	20	113.37	8		96.31	
Cash from ops + noncash items + op expense / Op expense + dividend	20	167.98	8	-10	138.81	2	-210	152.31	2	1,970	123.74	98		100.80	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	20	113.54	13	-10	140.42	4	-210	105.99	2	1,970	108.88	99		101.42	
Pretax operating income + interest expense / Interest expense		2,918.78			2,318.94			17,211.14			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		2,104.65			1,435.81			2,481.22			1,015.91			1,082.59	
Dividends + interest from subsidiaries / Interest expense + dividends		185.27			137			196.13			140.89			107.07	
Fees + other income from subsidiaries / Salary + other expenses	0	5.56	37	0	4.45	39	0	3.91	38	0	3.76	37		6.15	
Net income / Current part of long-term debt + preferred dividends (X)		541.74			52.16			71.69			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.02	2.37	43	0.03	2.19	43	0.03	1.59	46	0	1.59	31	0	1.68	30
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			8.16			0.70			0.46	
Total		0			0			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.09	31	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 2	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		67.32			79.13			65.39			87.25			0	100.86	3
Dividends declared / Net income	0	22.04	7	0	29.39	7	0	25.65	7	0	24.10	9	0	32.32	8	
Net income – dividends / Average equity.....	9.03	9.19	52	10.07	6.36	83	7.14	7.61	42	2.73	8.12	4	5.36	5.74	41	
Percent of Dividends Paid																
Dividends from bank subsidiaries		166.48			130.75			160.93			131.90			106.72		
Dividends from nonbank subsidiaries		2.62			3.01			2.59			2.83			2.37		
Dividends from subsidiary holding companies.....		0			0			0			0			0		
Dividends from all subsidiaries		201.01			158.62			209.89			144.51			114.69		
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries		40.82			43.52			45.88			33.37			35.18		
Interest income from bank subsidiaries.....		0.01			0.05			0.09			0.11			0.14		
Management and service fees from bank subsidiaries		0.47			0.57			0.47			0.32			0.94		
Other income from bank subsidiaries.....		0			0			0			0.01			0		
Operating income from bank subsidiaries.....		43.51			51.02			48.40			35.67			41.35		
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		68.07			99.52			76.61			80.47			129.02		
Interest income from nonbank subsidiaries.....		0.04			0.07			0.91			0.31			0.63		
Management and service fees from nonbank subsidiaries		0.15			0.02			0.02			0.17			0.60		
Other income from nonbank subsidiaries.....		0.03			0.11			0.01			0.06			0.08		
Operating income from nonbank subsidiaries		73.08			105.70			83.73			96.62			153.75		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0	42.28	20	0	29.39	30	0	65.48	20	0	43.51	22	0	58.43	18	
Interest income from subsidiary holding companies.....	0	0	45	0	0	50	0	0	45	0	0	44	0	0.07	43	
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	-0.14	56	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0.15	44	0	0	50	
Operating income from subsidiary holding companies.....	0	42.28	20	0	29.39	30	0	65.48	20	0	43.66	22	0	58.36	18	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries		76.48			76.69			77.61			72.95			0	67.33	11
Interest income from bank subsidiaries.....		0.06			0.11			0.23			0.55			0	1.07	28
Management and service fees from bank subsidiaries		1.26			0.96			0.75			0.59			0	2.14	41
Other income from bank subsidiaries.....		0.01			0.01			0.01			0.01			0	0.01	45
Operating income from bank subsidiaries		84.17			84.80			94.06			89.39			0	79.76	5
Dividends from nonbank subsidiaries		1.35			1.76			1.13			2.65			0	1.78	27
Interest income from nonbank subsidiaries.....		0			0			0			0			0	0	46
Management and service fees from nonbank subsidiaries		0			0			0			0			0	0	47
Other income from nonbank subsidiaries.....		0			0			0			0			0	0	46
Operating income from nonbank subsidiaries		1.71			2.06			1.56			3.33			0	3.09	22
Dividends from subsidiary holding companies.....		0			0			0			0			0	0	48
Interest income from subsidiary holding companies.....		0			0			0			0			0	0	49
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	0	50
Other income from subsidiary holding companies.....		0			0			0			0			0	0	49
Operating income from subsidiary holding companies.....		0			0			0			0			0	0	47
Loans and advances from subsidiaries / Short term debt.....		287.26			400.31			1,178.56			854.19			886.47		
Loans and advances from subsidiaries / Total debt		32.71			59.71			70.71			81.26			74.60		